# SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL) BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT August 2019

Neighborhood Loans, Inc.	Consent Order	Unlawful California Financing
		Law Activity
Lombard, Illinois	August 1, 2019	
		(Financial Code Sections
		22712 and 22100)
Virydiana Gonzalez	Statement of Issues in Support of	Mortgage Loan Originator
	Notice of Intention to Issue Order	License
Huntington Beach, California	Denying Mortgage Loan Originator	
	Application	(Financial Code Section
		50141)
	August 1, 2019	
Back Home the Movie Productions, LLC	Desist and Refrain Order	Unlawful Offer and Sale of
Winston Ronald John, Jr.		Securities
Michael T. Trammel, Jr.	August 1, 2019	
		(Corporations Code Section
Malibu, California		25401)
Savannah, Georgia		

1st Call Consultants, Inc. aka	Desist and Refrain Order	Unlawful California Financing
1st Call Collateral		Law Activity
Mark Colter	August 1, 2019	
		(Financial Code Section
Coral Springs, Florida		22100)
Boca Raton, Florida		,
2000 1.000, 1.00100		
Life Check, LLC	Desist and Refrain Order	Unlawful Offer and Sale of
,		Securities
Perris, California	August 1, 2019	
Toms, Camoma	1148451, 2017	(Corporations Code Section
		25401)
		25401)
Socrates Benson DelaCruz Villar	Order Denying Application for	Non-Issuance of Mortgage
	Mortgage Loan Originator License	Loan Originator License
Irvine, California		,
	August 5, 2019	(Financial Code Sections
		50141 and 50513)
		00111 and 00010)
Elizabeth Garcia	Statement of Issues in Support of	Mortgage Loan Originator
	Notice of Intention to Issue Order	License
Garden Grove, California	Denying Mortgage Loan Originator	
	Application	(Financial Code Section
	1 ppiloution	50141)
	August 5, 2019	30171)
	August 3, 2019	

SODSECT	ACTION	CHARGING SECTIONS
Trilogy Escrow, Inc.	Consent Order to Discontinue	Unlawful Escrow Law
	Violations	Activity
Corona, California		
La Jolla, California	August 6, 2019	(Financial Code Sections
Brea, California		17403.2, 17414(c), title 10 §
		1738(a), 17602 and 17604)
Populus Financial Group, Inc. dba	Consent Order	Unlawful California Deferred
ACE Cash Express		Deposit Transaction Law
	August 6, 2019	Activity
Irving, Texas		
		(Financial Code Sections
		23050 and 23036(f))
RLT Management, Inc. dba	Settlement Agreement	Unlawful California Financing
Fast Money Loan		Law Activity
	August 8, 2019	
Long Beach, California		(Financial Code Sections
		22712, 22306, 22161(a)(3),
		22155(a), 22156(a), 22337(b),
		22154(a), 2237(d) and
		22302(b))

SUDJECT	ACTION	CHARGING SECTIONS
Rachel Sykes	Accusation to Revoke Mortgage	Mortgage Loan Originator
	Loan Originator License of Rachel	License
Waxhaw, North Carolina	Sykes and Bar Rachel Sykes from	
	any Position of Employment,	(Financial Code Sections
	Management, or Control of any	50141(a)(3), 50513(a)(2),
	Residential Mortgage Lender,	50141(a)(3) and 50318(a)(1))
	Servicer, or Mortgage Loan	
	Originator	
	August 8, 2019	
Linx Card Inc.	Cease and Desist Order	Unlawful Money Transmission
		Act Activity
Walnut Creek, California	August 9, 2019	
		(Financial Code Section
		2030)
Empire Media Marketing, Inc.	Accusation	Unlawful California Financing
		Law Activity
Lake Elsinore, California	August 9, 2019	
		(Financial Code Sections
		22154, 22306, 22346(b) and
		22306)

Bebseci	ACTION	CHARGING SECTIONS
Efectivo, LLC	Settlement Agreement	Unlawful California Financing
		Law Activity
Burbank, California	August 12, 2019	
		(Financial Code Sections
		22159 and 22715)
Patricia Maria Alcantar	Order Revoking Mortgage Loan	Non-Issuance of Mortgage Loan
	Originator License	Originator License
Clovis, California		
	August 12, 2019	(Financial Code Section
		50513)
		0010)
American Interbanc Mortgage, LLC	Consent Order	Unlawful Residential Mortgage
		Lending Activity
Irvine, California	August 12, 2019	
,		(Financial Code Section
		50002(a))
		50002(a))
General Mortgage Capital Corporation	Notice of Petition for Reinstatement	Unlawful California Financing
		Law Activity
Burlingame, California	August 13, 2019	1
	11000010, 2017	(Government Code Section
		11522)
		11322)

DODJECI	ACTION	CHARGING SECTIONS
Lending Resources Group, Inc.	Order Conditionally Granting	Unlawful California Financing
	Petition for Reinstatement	Law Activity
Rohnert Park, California		
	August 16, 2019	(Government Code Section
		11522)
Steve Susoeff, LLC	Settlement Agreement	Unlawful Investment Adviser
		Activity
Henderson, Nevada	August 16, 2019	
		(Corporations Code Sections
		25241 and 25242(c))
Builders Control Service Co.	Order Terminating Conservatorship	Unlawful Escrow Law
		Activity
Los Angeles, California	August 19, 2019	
		(Financial Code Section
		17634)
		,
San Dieguito Escrow, Inc.	Settlement Agreement	Unlawful Escrow Law
,		Activity
Encinitas, California	Order Suspending Escrow Agent's	
,	License	(Financial Code Section
		17609)
	August 19, 2019	
	1148461 17, 2017	

Terri K. McAlavy	Statement of Issues	Mortgage Loan Originator
		License
Aliso Viejo, California	August 20, 2019	
Moreno Valley, California		(Financial Code Sections
		22109.1, 22170, 50141,
		50512)
		2 02 12)
David George Daniel	Statement of Issues in Support of	Mortgage Loan Originator
	Notice of Intention to Issue Order	License
San Ramon, California	Denying Mortgage Loan Originator	
	Application	(Financial Code Sections
	i ipprioution	22109.1 and 50141)
	August 22, 2019	22107.1 and 30141)
	August 22, 2017	
Michael James Hernandez	Order Denying Application for	Non-Issuance of Mortgage
	Mortgage Loan Originator License	Loan Originator License
Corona, California		
Corona, Camporna	August 22, 2019	(Financial Code Sections
	1 tagast 22, 2017	22109.1 and 22172)
		2210).1 and 22172)
Skyline Financial Corporation	First Amended Accusation to Revok	te Unlawful Residential Mortgage
,	License	Lending Law Activity
Calabasas, California		
Caracacac, Carronna	August 23, 2019	(Financial Code Sections
	August 23, 2017	50325, 50326 and 50327)
		30323, 30320 and 30321)

#### VIOLATIONS & ACTION CHARGING SECTIONS

		VIOLITION W
SUBJECT	ACTION	CHARGING SECTIONS
Security America Mortgage, Inc.	Accusation to Revoke License	Unlawful Residential Mortgage
		Lending Activity
Houston, Texas	August 26, 2019	
		(Financial Code Section
		50327)
		11. 615
DesignCrowd Pty Ltd.	Stipulation to Desist and Refrain	Unlawful Escrow Law
DesignCrowd.com	Order	Activity
Victoria, Australia	August 26, 2019	(Financial Code Section
,		17200)
Sierra Pacific Mortgage Company, Inc.	Statement of Facts in Support of	Unlawful Residential Mortgage
	Order to Discontinue Violations and	Lending and California
Folsom, California	Notice of Intent to Make Order Final	Financing Law Activity
		(Financial Code Section
	Order to Discontinue Violations	50321)
	August 26, 2019	
CDL Mortgage Services, Inc. dba	Order Conditionally Granting	Unlawful California Financing
Capitol Direct Lending	Petition for Reinstatement	Law Activity
Rocklin, California	August 26, 2019	(Government Code Section
		11522)

#### VIOLATIONS & CHARGING SECTIONS

#### **SUBJECT ACTION** Aghee William Smith II aka Desist and Refrain Order Unlawful Offer and Sale of Bill Smith aka Securities A.W. Smith Thomas L. Barnett (Corporations Code Section August 26, 2019 25401) Daryl Gene Bank Kent Maerki Dominion Private Client Group, LLC Spectrum 100, LLC WeMonitor Group, LLC DSPF Group, LLC Dental Support Plus Franchise Group, LLC Roseville, California Sacramento, California Port St. Lucie, Florida Scottsdale, Arizona Virginia Beach, Virginia L.M.J. ROC, LLC Unlawful California Financing Settlement Agreement Law Activity Los Angeles, California August 28, 2019 (Financial Code Sections 22159 and 22715)

#### VIOLATIONS & CHARGING SECTIONS

		VIOLATIONS &
SUBJECT	ACTION	CHARGING SECTIONS
Robert Alvin Davis dba	Order Summarily Revoking	Unlawful Investment Adviser
Continental Investment Management Company	Investment Adviser Certificate	Law Activity
Red Bluff, California	August 28, 2019	(Corporations Code Section 25242)
Steven Michael Gabriel	Consent Order	Unlawful Offer and Sale of
Peacher, Inc.		Securities
	August 29, 2019	
Laguna Beach, California		(Corporations Code Sections
		25532(b), 25200, 25230.1 and
		25252(b))
Franklin Select SLD, Inc.	Settlement Agreement	Unlawful California Financing
		Law Activity
San Clemente, California	August 29, 2019	
		(Financial Code Sections
		22159 and 22715)
Patriot Capital Corporation dba	Order Conditionally Granting	Unlawful California Financing
Patriot Petroleum Capital	Petition for Reinstatement	Law Activity
Atlanta, Georgia	August 29, 2019	(Government Code Section 11522)
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BODJECI	ACTION	CHARGING SECTIONS
Catherine Felicia White	Settlement Agreement	Mortgage Loan Originator
		License
Visalia, California	August 29, 2019	
		(Financial Code Sections
		50513, 50141 and 50204)
Centennial Lending Group, LLC	Order to Discontinue Residential	Unlawful Residential Mortgage
	Mortgage Lending and/or Servicing	Lending Activity
Maple Glen, Pennsylvania	Activities	
		(Financial Code Section
	August 29, 2019	50319)
	1 2 2 3 2 2 3 7 2 4 2 5	,
Franklin Express Mortgage, Inc.	Consent Order	Unlawful California Financing
		Law Activity
Granada Hills, California	August 29, 2019	•
,		(Financial Code Sections
		22159 and 22715)
Ingenuity Street Investing, LLC	Order Rescinding Order Summarily	Unlawful Investment Adviser
	Revoking Investment Adviser	Activity
Saratoga, California	Certificate	
Zaranoga, Camonna	Commond	(Corporations Code Section
	August 30, 2019	25242)
	August 50, 2019	[232 <del>4</del> 2]

Mortgage Management Consultants, Inc.	Consent Order	Unlawful California Financing
		Law Activity
Palmdale, California	August 30, 2019	
		(Financial Code Sections
		22712 and 22107)